

ISSUE CLASSIFICATION	
Class	Subclass

PATENT NUMBER

U.S. **UTILITY** Patent Application

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APPLICATION NO. 09/822544	CONT/PRIOR	CLASS 705	SUBCLASS 14	ART UNIT <del>2181</del> 2162	EXAMINER GAMSON
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## APPLICANTS

Dennis Donnelly  
John Donnelly  
Thomas Donnelly  
Joel Van Zomeren

**TITLE**

System and method for transferring credits as an incentive for prompt payment

PTO-2040  
12/89[illegible]

<input type="checkbox"/> <b>TERMINAL DISCLAIMER</b>	<b>DRAWINGS</b>		<b>CLAIMS ALLOWED</b>	
	Sheets Dwg.	Figs. Dwg.	Print Fig.	Total Claims
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